

FORM B1 <b>United States Bankruptcy Court Eastern District of Texas</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Hwang, James U.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>7275</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>5419 Breckenridge Ct Frisco, TX 75034-4021</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: <b>Collin</b>	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.	
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Hwang, James U.</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>None</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<input checked="" type="checkbox"/> <u>/s/ James U. Hwang</u> Signature of Debtor <b>James U. Hwang</b>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
<input checked="" type="checkbox"/> Signature of Joint Debtor <b>(214) 475-1621</b> Telephone Number (If not represented by attorney) <b>March 2, 2005</b> Date		<input checked="" type="checkbox"/> <u>/s/ Larry K. Hercules</u> Signature of Attorney for Debtor(s) <b>3/02/05</b> Date	
<b>Signature of Attorney</b> <input checked="" type="checkbox"/> <u>/s/ Larry K. Hercules</u> Signature of Attorney for Debtor(s) <b>Larry K. Hercules 09504200</b> Printed Name of Attorney for Debtor(s) <b>Larry K. Hercules, P.C.</b> Firm Name <b>1400 Preston Rd Ste 280</b> Address <b>Plano, TX 75093-5185</b> <b>(972) 964-9757</b> Telephone Number <b>March 2, 2005</b> Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
<input checked="" type="checkbox"/> Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date		Printed Name of Bankruptcy Petition Preparer  Social Security Number (Required by 11 U.S.C. § 110(c).)  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <input checked="" type="checkbox"/> Signature of Bankruptcy Petition Preparer  Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

**IN RE:**

Case No. \_\_\_\_\_

**Hwang, James U.**

Chapter **13**

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>550,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>53,201.45</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>533,176.79</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>4</b>		<b>514,861.23</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>13,207.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>11,794.00</b>
Total Number of Sheets in Schedules		<b>15</b>			
Total Assets			<b>603,201.45</b>		
Total Liabilities				<b>1,048,038.02</b>	

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>One-Half Community Property Interest in Home at 5419 Breckenridge Court, Frisco, Collin County, Texas, 75034</b>	<b>Homestead</b>	<b>C</b>	<b>550,000.00</b>	<b>533,176.79</b>
<b>TOTAL</b>			<b>550,000.00</b>	

(Report also on Summary of Schedules)

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>One-Half Community Property Interest in Cash</b>	<b>C</b>	<b>24.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>One-Half Community Property Interest in Bank of America - Military Bank Account</b>	<b>C</b>	<b>865.59</b>
		<b>One-Half Community Property Interest in Bank One Checking Account</b>	<b>C</b>	<b>1,256.86</b>
		<b>One-Half Community Property Interest in Fidelity Brokerage Account</b>	<b>C</b>	<b>572.33</b>
		<b>One-Half Community Property Interest in USAA Checking Account</b>	<b>C</b>	<b>300.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>One-Half Community Property Interest in Home Furnishings valued at \$16,870.00 as detailed on attached schedule.</b>		<b>8,435.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>One-Half Community Property Interest in 100 Soft-bound Books</b>		<b>50.00</b>
		<b>One-Half Community Property Interest in 30 Music CD's</b>		<b>15.00</b>
		<b>One-Half Community Property Interest in 300 Hard-bound books</b>		<b>600.00</b>
		<b>One-Half Community Property Interest in 7 Pictures</b>		<b>600.00</b>
6. Wearing apparel.		<b>Clothing for Debtor</b>		<b>3,000.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>One-Half Community Property Interest in Raymond Weil Watch</b>	<b>C</b>	<b>100.00</b>
		<b>One-Half Community Property Interest in Swiss Army Knife</b>	<b>C</b>	<b>30.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>One-Half Community Property Interest in \$1 Million Dollar F&amp;G Term Life Insurance - NO CASH VALUE</b>	<b>C</b>	<b>0.00</b>
		<b>One-Half Community Property Interest in \$200,000 Universal Life Policy with USAA</b>	<b>C</b>	<b>4,295.67</b>
		<b>One-Half Community Property Interest in \$500,000 Employee Group Term Life Insurance - NO CASH VALUE</b>	<b>C</b>	<b>0.00</b>
10. Annuities. Itemize and name each issue.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>One-Half Community Property Interest in 401(k) with Fidelity</b>	<b>C</b>	<b>6,957.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>One-Half Community Property Interest in NxGen Homes, LLC (24.9%)</b>	<b>C</b>	<b>0.00</b>
		<b>One-Half Community Property Interest in Vipers &amp; Vettes Management (33%)</b>	<b>C</b>	<b>0.00</b>
		<b>One-Half Community Property Interest Vipers &amp; Vettes, L.P. (33%)</b>	<b>C</b>	<b>0.00</b>
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
15. Accounts receivable.		<b>One-Half Community Property Interest in Account Receivable from Tommy DeWitt valued at \$36,000</b>	<b>C</b>	<b>0.00</b>
		<b>One-Half Community Property Interest in Account Receivable from Tae K. Park with Auto Country, Inc.</b>	<b>C</b>	<b>25,000.00</b>
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>One-Half Community Property Interest in 2004 IRS Tax Refund</b>		<b>unknown</b>
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	<b>X</b>			
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.		<b>One-Half Community Property Interest in Dell Desktop Computer and Printer</b>	<b>C</b>	<b>900.00</b>
		<b>One-Half Community Property Interest in Fry's Electronic Computer &amp; Printer - 2 Years Old</b>	<b>C</b>	<b>200.00</b>
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed. Itemize.		<b>One-Half Community Property Interest in 0.022500 working interest in Portly Taylor Gas Unit #9 in Gregg, Texas - paid \$17,500)</b>	<b>C</b>	<b>unknown</b>
		<b>One-Half Community Property Interest in 8.571% Working Interest in Fairfax #9 Oil Well (not working)</b>	<b>C</b>	<b>0.00</b>
<b>TOTAL</b>				<b>53,201.45</b>

IN RE Hwang, James U.

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Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
One-Half Community Property Interest in Home at 5419 Breckenridge Court, Frisco, Collin County, Texas, 75034	11 USC § 522(d)(1)	16,823.21	550,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
One-Half Community Property Interest in Cash	11 USC § 522(d)(5)	24.00	24.00
One-Half Community Property Interest in Bank of America - Military Bank Account	11 USC § 522(d)(5)	865.59	865.59
One-Half Community Property Interest in Bank One Checking Account	11 USC § 522(d)(5)	1,256.86	1,256.86
One-Half Community Property Interest in Fidelity Brokerage Account	11 USC § 522(d)(5)	572.33	572.33
One-Half Community Property Interest in USAA Checking Account	11 USC § 522(d)(5)	300.00	300.00
One-Half Community Property Interest in Home Furnishings valued at \$16,870.00 as detailed on attached schedule.	11 USC § 522(d)(3)	8,435.00	8,435.00
One-Half Community Property Interest in 100 Soft-bound Books	11 USC § 522(d)(3)	50.00	50.00
One-Half Community Property Interest in 30 Music CD's	11 USC § 522(d)(3)	15.00	15.00
One-Half Community Property Interest in 300 Hard-bound books	11 USC § 522(d)(3)	600.00	600.00
One-Half Community Property Interest in 7 Pictures	11 USC § 522(d)(3)	600.00	600.00
Clothing for Debtor	11 USC § 522(d)(3)	1,100.00	3,000.00
One-Half Community Property Interest in Raymond Weil Watch	11 USC § 522(d)(3)	100.00	100.00
One-Half Community Property Interest in Swiss Army Knife	11 USC § 522(d)(3)	30.00	30.00
One-Half Community Property Interest in \$200,000 Universal Life Policy with USAA	11 USC § 522(d)(7)	4,295.67	4,295.67
One-Half Community Property Interest in 401(k) with Fidelity	11 USC § 522(d)(10)(E)	6,957.00	6,957.00
One-Half Community Property Interest in Account Receivable from Tae K. Park with Auto Country, Inc.	11 USC § 522(d)(5)	7,206.22	25,000.00
One-Half Community Property Interest in Dell Desktop Computer and Printer	11 USC § 522(d)(5)	900.00	900.00
One-Half Community Property Interest in Fry's Electronic Computer & Printer - 2 Years Old	11 USC § 522(d)(5)	200.00	200.00



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Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No. <b>00412100820247</b> <b>Bank One</b> <b>PO Box 260161</b> <b>Baton Rouge, LA 70826-0161</b>		<b>C</b>	<b>5/2004 - Second Mortgage on Homestead at 5419 Breckenridge Court, Frisco, Collin County, Texas, 75034</b>  Value \$ <b>550,000.00</b>				<b>114,665.65</b>
Account No. <b>0011556393</b> <b>Saxon Mortgage Services, Inc.</b> <b>PO Box 961105</b> <b>Fort Worth, TX 76161-0105</b>		<b>C</b>	<b>2000 - First Mortgage on Homestead at 5419 Breckenridge Court, Frisco, Collin County, Texas, 75034</b>  Value \$ <b>550,000.00</b>				<b>418,511.14</b>
Account No.							
Account No.							
Account No.							

0 Continuation Sheets attached

Subtotal  
(Total of this page) **533,176.79**

(Complete only on last sheet of Schedule D) **TOTAL 533,176.79**  
(Report total also on Summary of Schedules)

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>3713-854683-02001</b> <b>American Express</b> <b>PO Box 650448</b> <b>Dallas, TX 75265-0448</b>		H	<b>Credit Card</b>				<b>25,614.64</b>
Account No. <b>4408-5310-0038-6122</b> <b>Bank Of America</b> <b>PO Box 30770</b> <b>Tampa, FL 33630-3770</b>		X	<b>VISA Credit Card</b>				<b>16,945.70</b>
Account No. <b>DD4940</b> <b>CCB Credit Services</b> <b>PO Box 272</b> <b>Springfield, IL 62705-0272</b>		X	<b>C First Commercial Card - issued by First National Bank of Omaha - Guarantor for Vipers &amp; Vettes, LP - Client Reference: 4418229237037414</b>				<b>3,611.47</b>
Account No. <b>4357-8754-2002-5641</b> <b>Chase</b> <b>PO Box 15651</b> <b>Wilmington, DE 19886-5651</b>		H	<b>VISA Credit Card</b>				<b>2,280.66</b>
Account No. <b>00012005700</b> <b>Credit Union Of Texas</b> <b>PO Box 515369</b> <b>Dallas, TX 75251-5369</b>		C	<b>2/2005 - Lincoln Navigator returned to Lender</b>				<b>37,097.00</b>
Subtotal (Total of this page)							<b>85,549.47</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)							

3 Continuation Sheets attached

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Credit Union Of Texas</b> <b>CO Blalack &amp; Williams</b> <b>1420 W Mockingbird Ln Ste 640</b> <b>Dallas, TX 75247-4995</b>			<b>2/2005 - Lincoln Navigator returned to Lender</b>	<b>X</b>		<b>X</b>	<b>37,097.00</b>
Account No. <b>James Hwang</b> <b>Diamond, McCarthy, Taylor, Finley,</b> <b>Bryant &amp; Lee, L.L.P.</b> <b>1201 Elm St 34th Fl</b> <b>Dallas, TX 75270-2102</b>		<b>H</b>	<b>Attorney's Fees for Vipers &amp; Vettes</b>				<b>12,500.00</b>
Account No. <b>6011-0054-9011-6772</b> <b>Discover</b> <b>PO Box 30395</b> <b>Salt Lake City, UT 84130-0395</b>		<b>H</b>	<b>Credit Card</b>				<b>8,022.92</b>
Account No. <b>4988-8200-0057-5950</b> <b>First Equity Card</b> <b>PO Box 23029</b> <b>Columbus, GA 31902-3029</b>		<b>H</b>	<b>VISA Credit Card</b>				<b>9,140.69</b>
Account No. <b>48063000000000000003464347</b> <b>Ford Motor Credit Company</b> <b>Dept. 194101</b> <b>PO Box 55000</b> <b>Detroit, MI 48255-1941</b>	<b>X</b>	<b>C</b>	<b>Guarantor of payment of a vehicle for Tommy DeWitt</b>				<b>22,933.32</b>
Account No. <b>Gabriela Chang &amp; Chen HWV Chang</b> <b>CO Sullivan, Parker &amp; Cook, LLP</b> <b>2911 Turtle Creek Blvd. 1200 Park Place</b> <b>Dallas, TX 75219</b>			<b>Suit on Account</b>	<b>X</b>		<b>X</b>	<b>unknown</b>
Account No. <b>046-0009280-000</b> <b>Graybar Financial Services, Inc.</b> <b>4600 Touchton Road, East</b> <b>Bldg. 100, Suite 300</b> <b>Jacksonville, FL 32246</b>	<b>X</b>	<b>C</b>	<b>05/22/2003 - Guarantor of Lease for Vipers &amp; Vettes, LP</b>				<b>10,618.14</b>

Sheet 1 of 3 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **100,312.07**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>James Hwang</b> <b>Mynde Eisen, Trustee</b> <b>9800 Pagewood Ln Apt 3202</b> <b>Houston, TX 77042-5532</b>		<b>H</b>	<b>Creditor: Bayshore National Bank for Quizno's Classic Subs - Failed Business</b>				<b>28,392.60</b>
Account No. <b>Myndo Eisen, Trustee</b> <b>Bayshore NH Bank</b>		<b>C</b>	<b>8/2001 - Guarantor of debt of Quiznos Classic Sales</b>				<b>22,714.00</b>
Account No. <b>4071-5400-5000-4515</b> <b>Pentagon Federal Credit Union</b> <b>PO Box 247080</b> <b>Omaha, NE 68124-7080</b>		<b>H</b>	<b>VISA Credit Card</b>				<b>4,219.81</b>
Account No. <b>Sewell Village Cadillac</b> <b>CO Biggers, Beasley, Earle &amp; Hightower</b> <b>1700 Pacific Ave Ste 4450</b> <b>Dallas, TX 75201-7323</b>			<b>Suit on Account</b>	<b>X</b>		<b>X</b>	<b>unknown</b>
Account No. <b>Tae K. Park</b> <b>CO Timothy P. Woods, Esq.</b> <b>15303 Dallas Pkwy Ste 750 Lb6</b> <b>Addison, TX 75001-4677</b>			<b>Suit on Account</b>	<b>X</b>		<b>X</b>	<b>unknown</b>
Account No. <b>37183233</b> <b>USAA</b> <b>10750 McDermott Fwy</b> <b>San Antonio, TX 78284-8850</b>		<b>C</b>	<b>2/2005 - Corvette returned to Lender</b>				<b>24,490.00</b>
Account No. <b>3141365</b> <b>USAA</b> <b>10750 McDermott Fwy</b> <b>San Antonio, TX 78284-8850</b>		<b>C</b>	<b>2/2005 - 1999 Lexus returned to Lender</b>				<b>20,833.00</b>

Sheet 2 of 3 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **100,649.41**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hwang, James U. Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>5458-8310-0301-3467</b> <b>USAA Credit Card Services</b> <b>10750 McDermott Fwy</b> <b>San Antonio, TX 78284-8850</b>		<b>H</b>	<b>MasterCard Credit Card</b>				<b>18,175.28</b>
Account No. <b>0188419899</b> <b>Wells Fargo Home Mortgage</b> <b>PO Box 10304</b> <b>Des Moines, IA 50306-0304</b>		<b>C</b>	<b>Secured by a House located at 3019 Eastwood, Wylie, Texas and owned by NxGen Homes, LLC</b>	<b>X</b>			<b>103,887.00</b>
Account No. <b>0188676373</b> <b>Wells Fargo Home Mortgage</b> <b>PO Box 10304</b> <b>Des Moines, IA 50306-0304</b>		<b>C</b>	<b>Secured by a House located at 3112 Eastwood, Wylie, Texas and owned by NxGen Homes, LLC</b>	<b>X</b>			<b>106,288.00</b>
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 3 of 3 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **228,350.28**

(Complete only on last sheet of Schedule F) **TOTAL 514,861.23**

(Report total also on Summary of Schedules)

IN RE Hwang, James U.

Debtor(s)

Case No. \_\_\_\_\_

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Hwang, Sue</b> <b>5419 Breckenridge Ct</b> <b>Frisco, TX 75034-4021</b> <b>Sue Hwang</b> <b>5419 Breckenridge Ct</b> <b>Frisco, TX 75034-4021</b> <b>Tommy DeWitt</b> <b>CO Gary DeWitt</b> <b>1532 Faringdon Dr</b> <b>Plano, TX 75075-2700</b> <b>Vipers &amp; Vettes, LP</b> <b>CO Tommy DeWitt</b> <b>1532 Faringdon Dr</b> <b>Plano, TX 75075-2700</b>	<b>(nondebtor spouse)</b>  <b>Bank Of America</b> <b>PO Box 30770</b> <b>Tampa, FL 33630-3770</b> <b>Ford Motor Credit Company</b> <b>Dept. 194101</b> <b>PO Box 55000</b> <b>Detroit, MI 48255-1941</b> <b>CCB Credit Services</b> <b>PO Box 272</b> <b>Springfield, IL 62705-0272</b>  <b>Graybar Financial Services, Inc.</b> <b>4600 Touchton Road, East</b> <b>Bldg. 100, Suite 300</b> <b>Jacksonville, FL 32246</b>



IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>Daughter</b> <b>Son</b>	AGE <b>5</b> <b>3</b>
EMPLOYMENT: DEBTOR		SPOUSE
Occupation <b>Sr. Accounts Manager</b> Name of Employer <b>EMC Communications</b> How long employed <b>Since 2001</b> Address of Employer <b>Hopkinton, MA</b>		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$ <b>17,500.00</b>	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
<b>SUBTOTAL</b>	<b>\$ 17,500.00</b>	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ <b>3,422.00</b>	\$ _____
b. Insurance	\$ <b>721.00</b>	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) <b>401(K)</b>	\$ <b>150.00</b>	\$ _____
	\$ _____	\$ _____
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 4,293.00</b>	\$ _____
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 13,207.00</b>	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
Income from real property	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
Social Security or other government assistance	\$ _____	\$ _____
(Specify) _____	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Other monthly income	\$ _____	\$ _____
(Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 13,207.00</b>	\$ _____

**TOTAL COMBINED MONTHLY INCOME \$ 13,207.00** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

# **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>4,451.00</b>
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	<b>374.00</b>
Water and sewer	\$	<b>116.00</b>
Telephone	\$	<b>261.00</b>
Other <b>Cable</b>	\$	<b>131.00</b>
<b>Internet</b>	\$	<b>65.00</b>
Home maintenance (repairs and upkeep)	\$	<b>421.00</b>
Food	\$	<b>600.00</b>
Clothing	\$	<b>150.00</b>
Laundry and dry cleaning	\$	<b>120.00</b>
Medical and dental expenses	\$	<b>76.00</b>
Transportation (not including car payments)	\$	<b>489.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>70.00</b>
Charitable contributions	\$	<b>600.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<b>341.00</b>
Life	\$	<b>346.00</b>
Health	\$	
Auto	\$	<b>199.00</b>
Other	\$	
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <b>Real Property Taxes</b>	\$	<b>954.00</b>
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<b>554.00</b>
Other <b>Wife's Credit Cards: Fleet MC; MBNA; Bank Of America, VISA</b>	\$	<b>985.00</b>
<b>ADT Alarm</b>	\$	<b>36.00</b>
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	<b>200.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other <b>Pet Care</b>	\$	<b>40.00</b>
<b>Hair Care</b>	\$	<b>100.00</b>
<b>Cosmetics</b>	\$	<b>35.00</b>
<b>Toiletries</b>	\$	<b>30.00</b>
<b>Misc.</b>	\$	<b>50.00</b>

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** \$ **11,794.00**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<b>13,207.00</b>
B. Total projected monthly expenses	\$	<b>11,794.00</b>
C. Excess income (A minus B)	\$	<b>1,413.00</b>
D. Total amount to be paid into plan each <b>Monthly</b>	\$	<b>1,413.00</b>

(interval)

IN RE Hwang, James U.

Case No. \_\_\_\_\_

Debtor(s)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
(Total shown on summary page plus 1)

Date: March 2, 2005 Signature: /s/ James U. Hwang  
James U. Hwang Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
(Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.**

IN RE:

Case No. \_\_\_\_\_

Hwang, James U.

Chapter **13**

Debtor(s)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

**272,855.00 2003 - James U. Hwang - EMC Corporation**

**210,054.72 2004 - James U. Hwang - EMC Corporation**

**35,376.52 2005 - YTD - James U. Hwang - EMC Corporation**

#### 2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3,448.61 Income from Working Interest in Portley Taylor #9 Gas Well**

#### 3. Payments to creditors

☒ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Tae K. Park vs. James U. Hwang &amp; Jay S. Wimmer - Case No. 401-700-04</b>	<b>Tort Suit</b>	<b>401st Judicial District Court, Collin County, Texas</b>	<b>Case Dismissed by Plaintiff</b>
<b>Ford Motor Credit Company vs. Thomas Dewitt and James Hwang - Case No. 416-03280-04</b>	<b>Contract Suit</b>	<b>Collin County, Texas District Court</b>	<b>Motion filed to Non-Suit James Hwang</b>
<b>Don Davis, et al vs. Credit Union, et al. - Case No. 067-208665-04</b>	<b>Suit on Contract</b>	<b>67th Judicial District Court, Tarrant County, Texas</b>	<b>Order Filed to Abate Claim and Close Case</b>
<b>Ricardo Camarena, Individually and dba Camarena Auto Sales vs. James Hwang, Individually and dba The Auto Connection, et al. - Case No. CC-04-06116-B</b>	<b>Suit on Contract</b>	<b>County Court at Law No. 2 - Dallas County, Texas</b>	<b>Set for Jury Trial on 2/22/2005 and Mediation</b>
<b>TODVT Limited Partnership, dba Toyota of Dallas vs. James Hwang - Case No. 04-01546-1</b>	<b>Suit on Contract</b>	<b>162nd Judicial District Court, Dallas County, Texas</b>	<b>Pending</b>
<b>Tae K. Park and Auto Country, Inc. vs. James U. Hwang and Auto Connection, Inc. - Case No. 04-1312</b>	<b>Suit on Contract</b>	<b>44th Judicial District Court, Dallas County, Texas</b>	<b>Mediation ordered by Judge - Schedule not set</b>
<b>Sewell Village Cadillac Company, Inc. and Sewell Corporation dba Sewell Lexus vs. Gary Dewitt, Thomas DeWitt and James U. Hwang, Individually and et al. - Case No. 04-01158</b>	<b>Suit on Contract</b>	<b>E-101st Judicial District, Dallas County, Texas</b>	<b>Case abated due to Bankruptcy of Vipers &amp; Vettes, LP</b>
<b>Credit Union, Inc. &amp; Credit Union of Texas vs. Legacy Bank and Vipers &amp; Vettes, LP, et al. - Case No. cc-04-02701-a</b>	<b>Suit on Account</b>	<b>County Court @ Law #1, Dallas County, Texas</b>	<b>Pending</b>
<b>Gabriela Chang &amp; Chen HWU Chang vs. Auto Country, Inc., et al - Case No. 04-01548-1</b>	<b>Suit on Account</b>	<b>162nd Judicial District Court, Dallas County, Texas</b>	<b>Pending</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Credit Union Of Texas PO Box 515369 Dallas, TX 75251-5369</b>	<b>2/2005</b>	<b>Lincoln Navigator/\$37,097.00</b>
<b>USAA 10750 McDermott Fwy</b>	<b>02/2005</b>	<b>Corvette/\$24,490.00</b>

San Antonio, TX 78284-8850

USAA

02/2005

Lexus Automobile

10750 McDermott Fwy

San Antonio, TX 78284-8850

## 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. Phillips Episcopal Church Frisco, TX		Bi-Weekly	Offerings of \$6,000.00

## 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Larry K. Hercules, Esq. Larry K. Hercules, P.C. 1400 Preston Rd Ste 280 Plano, TX 75093-5185		2,000.00

## 10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Vipers & Vetts, LP		1532 Faringdon Dr Plano, TX 75075-2700	Auto Sales & Leasing	2002 - 2004 (Bankrupt)
Vipers & Vetts Management, LLC		1532 Faringdon Dr Plano, TX 75075-2700	General Partner of Vipers & Vetts, LP	2002 - 2004 (Bankrupt)
NxGen Homes, LLC		PO Box 144-119 Frisco, TX 75034-0003	Rental Property	2003 to Current

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

#### NAME AND ADDRESS

**Mark Weisbart, Trustee**

**Trustee for Vipers & Vetts, LP and Vipers & Vetts Management, LLC**

**James U. Hwang**

**Records for NxGen Homes, LLC**

**5419 Breckenridge Ct**

**Frisco, TX 75034-4021**

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.



**24. Tax Consolidation Group**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.  
☒

**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.  
☒

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 2, 2005 Signature /s/ James U. Hwang  
of Debtor **James U. Hwang**

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Case No. \_\_\_\_\_

Hwang, James U.

Chapter 13

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 2,000.00

Prior to the filing of this statement I have received ..... \$ 2,000.00

Balance Due ..... \$ 0.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 2, 2005

Date

/s/ Larry K. Hercules

Signature of Attorney

Larry K. Hercules, P.C.

Name of Law Firm

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\***

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\***

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\***

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\***

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

## ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

March 2, 2005

/s/ James U. Hwang  
James U. Hwang

Debtor

Joint Debtor, if any

**INSTRUCTIONS:** If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

IN RE:

Case No. \_\_\_\_\_

Hwang, James U.

Chapter **13**

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: March 2, 2005

Signature: /s/ James U. Hwang  
James U. Hwang

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Joint Debtor, if any

American Express  
PO Box 650448  
Dallas, TX 75265-0448

Attorney General Of Texas  
Tax Division - Bankruptcy  
PO Box 12548  
Austin, TX 78711-2547

Bank Of America  
PO Box 30770  
Tampa, FL 33630-3770

Bank One  
PO Box 260161  
Baton Rouge, LA 70826-0161

CCB Credit Services  
PO Box 272  
Springfield, IL 62705-0272

Chase  
PO Box 15651  
Wilmington, DE 19886-5651

Credit Union Of Texas  
PO Box 515369  
Dallas, TX 75251-5369

Credit Union Of Texas  
CO Blalack & Williams  
1420 W Mockingbird Ln Ste 640  
Dallas, TX 75247-4995

Diamond, McCarthy, Taylor, Finley,  
Bryant & Lee, L.L.P.  
1201 Elm St 34th Fl  
Dallas, TX 75270-2102

Discover  
PO Box 30395  
Salt Lake City, UT 84130-0395

First Equity Card  
PO Box 23029  
Columbus, GA 31902-3029

Ford Motor Credit Company  
Dept. 194101  
PO Box 55000  
Detroit, MI 48255-1941

Gabriela Chang & Chen HWV Chang  
CO Sullivan, Parker & Cook, LLP  
2911 Turtle Creek Blvd. 1200 Park Place  
Dallas, TX 75219

Graybar Financial Services, Inc.  
4600 Touchton Road, East  
Bldg. 100, Suite 300  
Jacksonville, FL 32246

Internal Revenue Service  
1100 Commerce St  
Dallas, TX 75242-1027

Mynde Eisen, Trustee  
9800 Pagewood Ln Apt 3202  
Houston, TX 77042-5532

Office Of The U.S. Trustee  
Eastern District Of Texas  
211 W Ferguson St 4th Fl  
Tyler, TX 75702-7200

Pentagon Federal Credit Union  
PO Box 247080  
Omaha, NE 68124-7080

Saxon Mortgage Services, Inc.  
PO Box 961105  
Fort Worth, TX 76161-0105

Sewell Village Cadillac  
CO Biggers, Beasley, Earle & Hightower  
1700 Pacific Ave Ste 4450  
Dallas, TX 75201-7323

State Comptroller Of Texas  
Capitol Station  
Austin, TX 78711

Sue Hwang  
5419 Breckenridge Ct  
Frisco, TX 75034-4021

Tae K. Park  
CO Timothy P. Woods, Esq.  
15303 Dallas Pkwy Ste 750 Lb6  
Addison, TX 75001-4677

Tommy DeWitt  
CO Gary DeWitt  
1532 Faringdon Dr  
Plano, TX 75075-2700

USAA  
10750 McDermott Fwy  
San Antonio, TX 78284-8850

USAA Credit Card Services  
10750 McDermott Fwy  
San Antonio, TX 78284-8850

Vipers & Vettes, LP  
CO Tommy DeWitt  
1532 Faringdon Dr  
Plano, TX 75075-2700

Wells Fargo Home Mortgage  
PO Box 10304  
Des Moines, IA 50306-0304